

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:	)	
	)	
Walter C. MUREN	)	Group Art Unit: 3627
	)	
Application No.: 10/731,433	)	Examiner: OBEID, Fahd A.
	)	
Filed: December 10, 2003	)	Confirmation No.: 5179
	)	
For: SYSTEMS AND METHODS FOR	)	
PROVIDING AN ADJUSTABLE	)	
RATE MORTGAGE WITH A FIXED	)	
MONTHLY PAYMENT	)	

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**COMMENTS ON EXAMINER'S STATEMENT OF REASONS FOR ALLOWANCE**

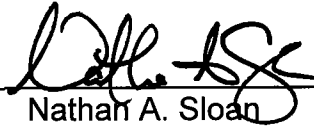
In the Examiner's Statement of Reasons for Allowance dated September 1, 2009, the Examiner makes several statements characterizing the teachings of the prior art and the Examiner's interpretation of Applicants' claims. Applicants do not necessarily agree with the Examiner's statements. The prior art and Applicants' claims speak for themselves.

Further, in addition to the reasons set forth in the Notice of Allowance, the claims recited additional features that are neither taught nor suggested by the prior art.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,  
GARRETT & DUNNER, L.L.P.

Dated: November 30, 2009

By \_\_\_\_\_  
Nathan A. Sloan  
Reg. No. 56,249